RESPONSE

Serial No. 09/915271

Attorney Docket No: 46354.010300

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Confirmation Number: 6817

KEECH, Winston Donald

Group Art Unit: 2136

Serial No.: 09/915,271

Examiner: CERVETTI, David Garcia

Filed: July 27, 2001

SYSTEMS AND METHODS FOR IDENTITY VERIFICATION

FOR SECURE TRANSACTIONS

CENTRAL FAX CENTER

RESPONSE UNDER 37 C.F.R. §1.116

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

SIR:

For:

In response to the Office Action dated October 13, 2005, please amend the aboveidentified application as follows:

Amendments to the Specification begin on page 2 of this paper.

Wo not enfer Wolfob Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this

рарет.

Remarks/Arguments begin on page 7 of this paper.